

FISCAL NOTE

SB 2071 - HB 2247

January 16, 2004

SUMMARY OF BILL:

- Prevents an insurer from denying homeowners' or renters' insurance coverage based upon the breed of dog owned by the potential insured.
- Allows insurer to deny coverage based upon a history of violence by a specific dog owned by the potential insured.
- Does not prohibit an insurer from denying homeowners' or renters' insurance coverage based upon other types of animals.
- A violation of the provisions of this bill is punishable as a Class C misdemeanor as provided in TCA 56-1-801.

ESTIMATED FISCAL IMPACT:

Increase State Expenditures - Not Significant

Increase Local Govt. Revenues - Not Significant


Increase Local Govt. Expenditures - Not Significant

Any increase in state expenditures to implement and monitor the provisions of this bill will be not significant.

Local impact depends upon the number of persons convicted of this offense and the resulting increased cost to local governments to confine such persons versus the increased revenues to local governments from fines levied and collected under the provisions of this bill.

CERTIFICATION:

This is to duly certify that the information contained herein is true and correct to the best of my knowledge.



James W. White, Executive Director

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